



Anand Law College
(An Autonomous Institute, Under UGC Regulation-2023)
Managed by Shri Ramkrishna Seva Mandal
Near Grid, Anand, Gujarat
(Affiliated to S. P. University & Approved by BCI, New Delhi)
NAAC Accredited, 'B++' Grade, CGPA 2.97 - 1st Cycle
Syllabus with effect from the Academic Year 2025-26



Name of Course: B.A.LL.B/B.B.A.LL.B	Type of Course: 5 Years Integrated
Year : 2nd Year	Semester : 3rd Semester
Subject Code : ALCUG3EBA01/ ALCUG3EBBA1	Subject : Banking Law including Negotiable Instruments Act
W.E.F. : 2026-27	Teaching Hours: 72 Hours

Teaching & Examination Scheme:

Credit	Lect	Lab	Tut	Internal Marks		External Marks	Passing Marks (Theory+CE)	Passing Marks	Total Marks
				T & P	CE	T & P	Internal	External	
4	4	-	1	20	20	60	16/40	24/60	40/100

Lect= Lecture, Tut= Tutorial, Lab= Lab, T- Theory, P= Practical, Theory and Practical Passing%: 40

Course Objectives With Bloom's Taxonomy Level	1. To inform about how the banking system is run. Remember (L1) Understand(L2) 2. To provide the in-depth knowledge of Banking system and procedures prevalent in India as well as recent trends of Banking System in India. Understand (L2) 3. To prepare law students to become future Banking professionals. Understand (L2) & Analyze(L4) 4. To master the legal framework governing commercial documents like cheques, promissory notes and bill of exchange as well as the Payment and Settlement Systems Act, 2007. Understand (L2)
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Course Outcome (CO):

Upon completion of the course, student shall be able to

CO 1	Understand nature and development of Banking including Co-operative Banking.
CO 2	Know Law Relating to Banking Companies in India Banking Regulation, Act.1949 and recent trends of Banking System in India.
CO 3	Learn about Bankers' Books Evidence Act, 1891, Debt Recovery Tribunal Act, 1993 and The Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
CO 4	Know The Negotiable Instruments Act and the Payment and Settlement Systems Act, 2007.

DETAILED SYLLABUS:

Unit	Description	Credits / Hours
Unit 1	Nature and Development of Banking including Co-operative Banking	(1)
1.1	Constitutional Perspective Schedule VII List-I Entry : 36, 37,38,43,44,45,46 Schedule VII List-II Entry : 30 of Constitution of India	18 Hours
	Practical Approach: • MCQ Test • Group Discussion	
Unit 2	Law Relating to Banking Companies in India Banking Regulation, Act.1949	(1)
2.1	Lending by Banks	18 Hours
2.2	Securities for Bank Advances	
2.3	Pledge	
2.4	Bailment	
2.5	Guarantees as security	
2.6	Contract of Guarantee and Contract of Indemnity	



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2.7	Kinds of Guarantees: Specific and continuing	
2.8	Surety's Rights and Liabilities	
2.9	Repayment	
-	Reserve Bank of India Act, 1934	
2.10	Section 45 only – as amended in 1997 Chapter-III-A : Collection and Funding of Credit Information	
2.11	Chapter-III-B : Provisions relating to Non-Banking Institutions receiving deposits	
2.12	Recent Trends of Banking System in India	
(1)	A.T.M	
(2)	Plastic Currency, Credit Card, Debit Card etc.	
(3)	E-Banking	
	Practical Approach : • Case Study • PPT Presentation	
Unit 3	Banker's Books Evidence Act, 1891	(1) 18 Hours
-	Debt Recovery Tribunal Act, 1893	
3.1	Recovery of Debts	
3.2	Procedure, Powers and Functions(Only Sections 2(d)Bank, 2(g)Debt and Chapter III, IV & V)	
3.3	The Banking Ombudsman	
3.4	Settlement of Dispute/Complaints relating to Banking Services	
-	The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI)	
	Practical Approach : • Group Discussion • Descriptive Test	
Unit 4	The Negotiable Instruments Act	(1) 18 Hours
4.1	Meaning and Definition of Negotiable Instruments	
4.2	Characteristics of Negotiable Instruments	
4.3	Kinds of Negotiable Instruments	
4.4	Presumptions as to Negotiable Instruments(Sections 118 & 119)	



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4.5	Promissory Note, Bill of Exchange and Cheque: Its meaning, characteristics and points of difference between them	
4.6	Parties to a Negotiable Instruments	
4.7	Holder and Holder in due Course	
4.8	Dishonour of a Negotiable Instrument	
4.9	Notice of Dishonour	
-	The Payment and Settlement Systems Act, 2007	
	Practical Approach • Group Discussion • PPT Presentation	

Suggested References:	
Sr. No.	References
1.	Banking Laws, Central Law Publication-Prof. R.N. Chaudhary
2.	Banking Law and Practice Universal, New Delhi, 1999 - T.K. Mukherjee
3.	Tannan's Banking Law and Practice in India Law house, New Delhi, 2000 - M.L. Tannen
4.	Banking Law and Practice Sultan Chand & Sons - P.N. Varshney
5.	The Banking Law in Theory and Practice Universal, New Delhi, 1999 - S.N. Gupta
6.	Banks & The Consumer Protection Law Universal, New Delhi - S.N. Gupta
7.	Negotiable Instruments Act, 1881 - Avtar Singh



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8.	The Negotiable Instruments Act Bharath Law House, New Delhi, 1997 - Bhashyam and Adiga
9.	Kherganvala on The Negotiable Instruments Act Buterworth, New Delhi, 1998 – M.S. Parthsarathy
10.	Sethi's Commentaries on Banking Regulation Act And allied Banking Laws
